

Form 319

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Scott M. Davis
Debtor(s)

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Case No. 21-20734-JAD

Chapter: 7

ORDER

In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

AND NOW, this ***The 23rd of July, 2021***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: July 23, 2021

Jeffery A. Deller
United States Bankruptcy Judge

cm: Debtor
Dennis Spyra, Esq.
Rosemary Crawford, Esq.
Office of the U.S. Trustee
All Parties on the Mailing Matrix

In re:
Scott M. Davis
Debtor

Case No. 21-20734-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 23, 2021

User: culy
Form ID: 319

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:

Recip ID	Recipient Name and Address
db	+ Scott M. Davis, 233 Church Street, Homestead, PA 15120-2415
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15357371	+ Accelerated Inventory Managment/Webbank, c/o Demetrios H. Tsarouhis, Esquire, 21 South 9th St., Allentown, PA 18102-4861
15357374	Duquesne Light Company, P.O. Box 371324, Pittsburgh, PA 15250-7324
15357379	+ Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
15357382	Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
15357383	Pennsylvania Municipal Service Co., 336 Delaware Ave., Dept U-530-A, Oakmont, PA 15139-2138
15357384	+ Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
15357385	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
15357387	+ TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
15357389	+ Webbank, c/o FBCS, 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jul 23 2021 23:00:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 23 2021 23:15:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15357372	+ Email/Text: convergent@ebn.phinsolutions.com	Jul 23 2021 23:00:56	Convergent, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
15357373	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 23 2021 23:15:14	Credit One Bank/LVNV Funding, c/o Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
15357378	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2021 23:15:18	Macys/DSNB, P.O. Box 8218, Mason, OH 45040
15357375	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 23 2021 23:00:00	ESB/Harley Davidson Cr, 3850 Arrowhead Dr., Carson City, NV 89706-2016
15357376	+ Email/Text: bankruptcy@huntington.com	Jul 23 2021 23:00:00	Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15357377	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 23 2021 23:00:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15357380	+ Email/Text: processing@keybridged.com	Jul 23 2021 23:00:00	Med Health Services Management, c/o Key Bridge, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15357381	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Jul 23 2021 23:04:51	Midland Mortgage/Midfirst, P.O. Box 268959, Oklahoma City, OK 73126-8959
15359666	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2021 23:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15357386	+ Email/PDF: gecsed@recoverycorp.com		

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		Jul 23 2021 23:04:56	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15358115	+ Email/PDF: gecsed@recoverycorp.com	Jul 23 2021 23:05:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15357388	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 23 2021 23:00:00	Verizon Wireless, c/o Jefferson Capital System, 16 Mcleland Rd., Saint Cloud, MN 56303-2198
15357390	+ Email/Text: bankruptcy@fncbinc.com	Jul 23 2021 23:00:00	Webbank/Fingerhut, c/o FNCB, Inc., 50 W Liberty Street, Suite 250, Reno, NV 89501-1973
15357391	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 23 2021 23:00:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15359667	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2021 at the address(es) listed below:

Name	Email Address
Dennis J. Spyra	on behalf of Debtor Scott M. Davis attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor MIDFIRST BANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6